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> United States Bankruptcy Court Northern District of Illinois Western Division

1/-1	4	D-4141
VOI	untary	Petition

Name of Debtor (if individual, enter Last, First, Middle):				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)							
Са	mp-Lo	ockett, I	Myles N	latha	n, Sr		Camp-Lockett, Christie L					
All Other Names us and trade names):	sed by the De	ebtor in the last	t 8 years (inclu	ide married	, maiden	maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-5235						our digits of Soc. re than one, state	. Sec. or Individua e all) *	al-Taxpayer I.D. ***-**-0(		plete EIN		
Street Address of D	,	street, City, a	nd State):					nt Debtor (No. & S	Street, City, and	d State):		
1819 Hanc				_			19 Hanco					
Rockford I	L 				61103	Ko	ckford IL				61103	
County of Residence	ce or of the P	·				Coun	ty of Residence	or of the Principa				
		WINNE	EBAGC	)				WI	INNEBA	.GO		
Mailing Address of	Debtor (if diff	ferent from stre	et address)			Mailin	g Address of Joi	int Debtor (if diffe	rent from street	t address):		
Location of Principa	al Assets of E	Business Debto	or (if different f	rom street a	address above):							
т,		or (Form of Orga	nization)		(Ch	re of Busine neck one box.		w	•	nkruptcy Code on is Filed (Chec		
	(includes Joi	,			☐ Heath Care I☐ Single Asset		e as	Chapter 7	_ L Cha		for Recognition	
	t D on page 2 o on (includes L				defined in 11			☐ Chapter 9	a Foreign Main F	roceeding		
☐ Partnershi	,				Stockbroker			☐ Chapter 1	12 🗖 Cha	•	n for Recognition	
_	•	one of the abov	ontities		Commodity I			Chapter 1	13 01 6	a Foreign Nonm	ain Proceeding	
(		te type of entity			☐ Clearing Bar☐ Other	nk						
	Chapt	ter 15 Debtors			Tax-E	Exempt Ent			Nature of D	Debts (Check one	Box)	
Country of debtor's	center of ma	in interests:				box, if applica	■ Debts are primarily consumer □ Debts are					
Each country in whi	ich a foreign	proceeding by	regarding or		Debtor is a tage organization		exempt debts, defined in 11 U.S der Title 26 of the § 101(8) as "incurred by				primarily business debts.	
against debtor is pe		proceeding by,	Tegarung, or		United States	s Code (the	Code (the Internal individual primarily for a personal,					
		Filing Foo (	21!: -we have		Revenue Co	de).			household purpo hapter 11 Debto			
Filing Fee attac	rhed	Filing Fee (c	Check one box)				one box Debtor is a smal		•		(51D)	
I ming i oo aaaa	JICG .						1 = · · · · · · · · · · · · · · · · · ·					
Filing Fee to be signed applicat unable to pay fe	tion for the co	ourt's considera	ation certifying	that the de	btor is		inside of annates are less than \$2,040,000. (amount subject to adjustment					
☐ Filing Fee wavi	ier reguested	d (applicable to	chanter 7 indi	viduals only	v) Must	Che	on 4/01/13 and ever theree years thereafter).  Check all applicable boxes:					
attach signed a					• •		1 —					
							Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accoordance with 11 U.S.C. § 1126(b).					
Statistical/Admini										This space is	for court use only46.00	
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.						nses paid, tl	nere will be no					
Estimated Number of	f Creditors									1		
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000	1		
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00	10,000,001	\$50,000,001	\$100,000,001		More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		to \$100 million	to \$500 million	to \$1billion	\$1 billion	_		
Estimated Liabilities			<b>-</b>			<b>D</b>	<u> </u>	<b>□</b>	More then			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10		\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			

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B1 (Official Form 1) (12/11) ) Document	_ Page 2 of 61					
Voluntary Petition	Name of Debtor(s)					
This page must be completed and filed in every case)	Myles Nathan Camp-Lockett, Sr.					
	Christie L Camp-Lockett					
		-				
	Years (if more than two, attach additional sheet	Date Filed:				
Location Where Filed:  ILND	Case Number:					
<u> </u>	14-80605	02/28/2014				
None						
_ ,, _ , , , , , , , , , , , ,						
Pending Bankruptcy Case Filed by any Spouse, Partner, or A Name of Debtor:	Case Number:	Date Filed:				
Name of Debtor.	Case Number.	Date Fileu.				
District:	Relationship:	Judge:				
	1					
Exhibit A	Exh	ibit B				
(To be completed if debtor is required to file periodic reports (e.g.,	ll .	al whose debts are primarily consumer debts.)				
forms 10K and 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the for have informed the petitioner that [he or she] m					
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of	or 13 of title 11, United States Code, and have					
1934 and is requesting relief under chapter 11.)	each such chapter. I further certify that I have					
	required by 11 USC § 342(b).					
Exhibit A is attached and made a part of this petition.	/s/ Danie	l Fasman				
	Daniel Fasman	Dated: 04/14/2015				
	Daniei Fasinan	Dated: 04/14/2010				
Exh	ibit C					
Does the debtor own or have possession of any property that poses or is alleg		arm to public health or safety?				
Yes, and Exhibit C is attached and made a part of this petition.						
No.						
Exh	ibit D					
(To be completed by every individual debtor. If a joint petition is file		parate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of this	petition.					
If this is a joint petition:						
Exhibit D also completed and signed by the joint debtor is attached and made a pa	art of this petition.					
_	ng the Debtor - Venue					
`	pplicable Box.)	D: 1: 15 400 1				
Debtor has been domiciled or has had a residence, principal p		•				
immediately preceding the date of this petition or for a longer p	bart of such 160 days than in any other bis	irict.				
There is a bankruptcy case concerning debtor's affiliate, gene	ral partner, or partnership pending in this D	District.				
Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal assets in the	e United				
States in this District, or has no principal place of business or a						
or proceeding [in a federal or state court] in this District, or the	interests of the parties will be served in req	gard to the				
relief sought in this District.						
Certification by a Debtor Who Resid	es as a Tenant of Residential Pro	pperty				
(Check all ap	plicable boxes.)	•				
Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, complete	lete the				
following.)						
(Name of landlord that obtained judgment)						
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there a	are circumstances under which the debtor	would be				
permitted to cure the entire monetary default that gave rise to t						
possession was entered, and	. , , , , , , , , , , , , , , , , , , ,					
Debtor has included in this petition the deposit with the court o	f any rent that would become due during th	ne 30-day				
period after the filing of the petition.	,	•				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))						

PFG Record # 635265 B1 (Official Form 1) (1/08) Page 2 of 3

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Myles Nathan Camp-Lockett, Sr.

Christie L Camp-Lockett

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Myles Nathan Camp-Lockett, Sr.

Myles Nathan Camp-Lockett, Sr.

Dated: 04/13/2015

#### /s/ Christie L Camp-Lockett

**Christie L Camp-Lockett** 

Dated: 04/13/2015

#### Signature of Attorney

### /s/ Daniel Fasman

Signature of Attorney for Debtor(s)

#### **Daniel Fasman**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Date: 04/14/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 635265 B1 (Official Form 1) (1/08) Page 3 of 3

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Record # 635265 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Main Document Page 5 of 61

# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Christie L Camp-Locke	ett	
Dat	ed: 04/13/2015	/s/ Christie L Camp-Lockett		X Date & Sign
l cer	tify under penalty of perjury	that the information provided above is true and co	orrect.	
	The United States trustee does not apply in this district.	or bankruptcy administrator has determined that the credit couns	eling requirement of	f 11 U.S.C. § 109(h)
	Active military duty in a	military combat zone.		
	• (	1 U.S.C. § 109(h)(4) as physically impaired to the extent of being iefing in person, by telephone, or through the Internet.);	unable, after reasor	nable effort, to
		11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or reisions with respect to financial responsibilities.);	mental deficiency so	as to be incapable
	4. I am not required to receive by a motion for determination by the	ve a credit counseling briefing because of: [Check the applicable secourt.]	statement.] [Must be	e accompanied
	your bankruptcy petition and promp management plan developed through of the 30-day deadline can be grant	cory to the court, you must still obtain the credit counseling briefing by the file a certificate from the agency that provided the counseling, gh the agency. Failure to fulfill these requirements may result in cated only for cause and is limited to a maximum of 15 days. Your cons for filing your bankruptcy case without first receiving a credit care.	together with a copy dismissal of your cas case may also be dis	of any debt e. Any extension
	seven days from the time I made m	redit counseling services from an approved agency but was unably request, and the following exigent circumstances merit a tempor ptcy case now. [Must be accompanied by a motion for determinated by a motion for determina	rary waiver of the cre	edit counseling
	the United States trustee or bankru performing a related budget analysi file a copy of a certificate from the a	re the filing of my bankruptcy case, I received a briefing from a creptcy administrator that outlined the opportunties for available cred is, but I do not have a certificate from the agency describing the seagency describing the services provided to you and a copy of any I days after your bankruptcy case is filed.	it counseling and as ervices provided to r	sisted me in ne. You must
	the United States trustee or bankruperforming a related budget analysi	re the filing of my bankruptcy case, I received a briefing from a cre- ptcy administrator that outlined the opportunties for available credi is, and I have a certificate from the agency describing the services bt repayment plan developed through the agency.	it counseling and as	sisted me in

Record # 635265

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / [

Case No. Chapter 13

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$14,500	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$20,936	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$45,731	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,184
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,685
TOTALS			<b>\$14,500</b> TOTAL ASSETS	\$66,667 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / [

Case No. Chapter 13

### § 159)

STATISTICAL SUMMARY OF CERTAIN L	IABILITIES	S AND RE	LATED DATA (2	8 U.S.C. § 1	.59)
If you are an individual debtor whose debts are primarily consu U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must repo				Code (11	
Check this box if you are an individual debtor whose debts are NOT pr information here.  This information is for statistical purposes only under 28 U.S.C §		debts and, the	erefore, are	not required to	o report any
Summarize the following types of liabilities, as reported in the Sch	nedules, and to	tal them			
Type of Liability			Amount		
Domestic Support Obligations (From Schedule E)			\$0.00		
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)			\$0.00		
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	d		\$0.00		
Student Loan Obligations (From Schedule F)			\$5,516.00		
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).			\$0.00		
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00				
	TOTAL		\$5,516.00		
State the following:				_	
Average Income (from Schedule I, Line 16)			\$3,183.67		
Average Expenses (from Schedule J, Line 18)		\$2,685.00			
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22 14; or, Form 22C-1 Line 14)	B Line	\$2,833.66			
State the following:					
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			\$20,936	5.00	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		\$0.00			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0	0.00		
4. Total from Schedule F			\$45,731	.00	
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$66,667	7.00		

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# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	Property  Schedules)	\$0.00		

B6A (Official Form 6A) (12/07) Page 1 of 1

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		Woodforest Bank checking account	J	\$0
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with Landlord	J	\$850
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	J	\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures	J	\$100
06. Wearing Apparel		Necessary wearing apparel.	J	\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry	J	\$50

Record # 635265 B6B (Official Form 6B) (12/07) Page 1 of 3

# Document Page 10 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

S	SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured	
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
<ol> <li>Stocks and interests in incorporated and unincorporated businesses.</li> </ol>	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
<ol> <li>Government and corporate bonds and other negotiable and non-negotiable instruments.</li> </ol>	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles	X				

Record # 635265 B6B (Official Form 6B) (12/07) Page 2 of 3

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes 25. Autos, Truck, Trailers and other vehicles	X			
and accessories.		2002 Ford Explorer with 148,000 miles	н	\$2,850
		2007 Ford 500 with 130,000 miles	н	\$4,225
		2006 Chrysler 300 with 133,000 miles	J	\$5,325
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and	X			
supplie used in business.				
30. Inventory	X			
31. Animals				
		Family Pets/Animals: 1 dog	J	\$0
32. Crops-Growing or Harvested. Give	Х			
particulars.				
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Report also on Summary of Schedules)

\$14,500.00

**Total** 

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

# SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
11 U.S.C. § 522(b)(3)	man respect to succe commenced on or unor the date or adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Woodforest Bank checking account	735 ILCS 5/12-1001(b)	\$ 0	\$0
03. Security Deposits with pub			
Security Deposit with Landlord	735 ILCS 5/12-1001(b)	\$ 850	\$850
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$50
25. Autos, Truck, Trailers and			
2002 Ford Explorer with 148,000 miles	735 ILCS 5/12-1001(b)	\$ 1,350	\$2,850
2007 Ford 500 with 130,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$4,225
	735 ILCS 5/12-1001(b)	\$ 1,825	<b>A.</b>
2006 Chrysler 300 with 133,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 2,925	\$5,325

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebto	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Los Pinos Auto Sales Bankruptcy Dept 1513 Broadway Rockford IL 61104		Н	Dates: Nature of Lien: Lien on Vehicle - PMSI Market Value: \$2,850.00 Intention: Surrender *Description: 2002 Ford Explorer with				\$6,500	\$3,650
Acct #:			148,000 miles					

NCO Financial Systems, Inc Bankruptcy Dept. 507 Prudential Rd. Horsham PA 19044

Springleaf Financial S Attn: Bankruptcy Dept. 6412 S 6Th Street Loves Park IL 61111	J	Dates: 2013-2015  Nature of Lien: Non-Purchase Money Security  Market Value: \$5,325.00  Intention: Reaffirm 524 (c)  *Description: 2006 Chrysler 300 with		\$5,838	\$513
Acct #: 5130361036129581		133,000 miles			

Record # 635265 B6F (Official Form 6F) (12/07) Page 1 of 2

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

**Total** 

(Report also on Summary of Schedules)

\$20,936

\$8,536

Judge:

SCHEDULE	D	- C	REDITORS HOLDING SECURED	С	L/	ΑIN	/IS		
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
3 Universal Acceptance C Attn: Bankruptcy Dept. 10801 Red Circle Dr Minnetonka MN 55343 Acct #: 280586		Н	Dates: 2014-02-18  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$4,225.00  Intention: Reaffirm 524 (c)  *Description: 2007 Ford 500 with 130,000 miles					\$8,598	\$4,373

B6F (Official Form 6F) (12/07) Page 2 of 2

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Main Document Page 16 of 61  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

Record # 635265 B6E (Official Form 6E) (04/13) Page 2 of 2

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Add Zip Code and Account (See Instructions Abov	Number 📗 🖁	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Acceptance NOW Attn: Bankruptcy Dept. 5501 Headquarters Dr Plano TX 75024 Acct #: R065260001532R0	652601229		Dates: Reason:	2014-2014 Housing/Rental/Lease				\$5,179
2 Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850 Acct #:			Dates: Reason:	2012 Credit Card or Credit Use				\$129

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RJM Acquisitions LLC Bankruptcy Dept. PO Box 12023 Hauppauge NY 11788-2023

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Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850 Acct #:			Dates: 2012 Reason: Credit Card or Credit Use				\$691

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RJM Acquisitions LLC Bankruptcy Dept. PO Box 12023 Hauppauge NY 11788-2023

In re

4 Cash Store C/O Global Collections PO Box 101928 Birmingham AL 35210 Acct #:	Dates Reaso		\$1,200
5 Chase Bank Bankruptcy Department PO Box 15298 Wilmington DE 19850 Acct #:	Dates Reaso	n: Credit Card or Credit Use	\$434
6 City of Chicago Bureau Department of Revenue PO Box 88292 Chicago IL 60680 Acct #:			\$6,000
7 City of Rockford Attn: Bankruptcy Departr PO Box 1221 Rockford IL 61105 Acct #:	ment Dates Reaso		\$100
8 City of Rockford Attn: Bankruptcy Departr PO Box 1221 Rockford IL 61105 Acct #:	ment Dates Reaso		\$200

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# Document Page 19 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT	Y C	;LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
9	City Wide Property Management C/O Rent Recover LLC 72 N Rte 83 Ste 320 Bensenville IL 60106 Acct #:			Dates: 2011 Reason: Collecting for Creditor				\$563
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	e Original Creditor				
	Rent Recover Bankruptcy Dept 220 Gerry Dr Wood Dale IL 60191							
10	Comcast Attn: Bankruptcy Dept. 5330 E. 65th St. Indianapolis IN 46220 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$862
	Law Firm(s)   Collection Agent(s) Represe	ntin	a the	e Original Creditor			ı	1
	Southwest Credit Systems Bankruptcy Dept. 5910 W. Plano Pkwy., #100 Plano TX 75093-2202		9	ongina otoato.				
11	Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181 Acct #:			Dates: 2012 Reason: Utility Bills/Cellular Service				\$425
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	e Original Creditor				
	CBE Group Bankruptcy Dept. 131 Tower Park Dr., Ste. 900 PO Box 90 Waterloo IA 50704							
12	Commonwealth Financial Attn: Bankruptcy Department 245 Main St Scranton PA 18519 Acct #:			Dates: 2013 Reason: Medical Debt				\$425
	AUUL #.				1	1		I .

Record # 635265

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Pate Claim Was Incurred and Consideration For Claim. im is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
13	Creditors Protection S Attn: Bankruptcy Dept. 202 W State St Ste 300 Rockford IL 61101 Acct #: 10160960000352345			Dates: Reason:	2010-2011 Medical Debt				\$204				
14	Crusader Clinic Bankruptcy Clinic 1200 W State St Rockford IL 61102 Acct #:				2015 Medical/Dental Service				\$180				
15	Educators of Beauty Rockford C/O RRCA Accounts Management 201 E 3rd St Sterling IL 61081 Acct #:			Dates: Reason:	2009 Credit Card or Credit Use				\$3,264				
16	Fifth Third Bank Attn: Bankruptcy Dept. PO Box 630784 Cincinnati OH 45263 Acct #:				2014 Credit Card or Credit Use				\$1,821				
17	Honor Finance Attn: Bankruptcy Dept. 1731 Central St Evanston IL 60201 Acct #: 3203355001			Dates: Reason:	2013-03-09 Deficiency, Repo'd/Surr'd Auto				\$4,141				
18	MHFS Bankruptcy Dept 10200 W InnovationDr Milwaukee WI 53226 Acct #:				2012 Medical Debt				\$216				
19	Nicor Gas Bankruptcy Department PO Box 549 Aurora IL 60507 Acct #:				2014 Utility Bills/Cellular Service				\$1,025				

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Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

# SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Pate Claim Was Insurred and E B T

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Contingent
Unliquidated
Disputed

Amount of Claim

20 Precious Fricks

In re

2032 Loomis St Rockford IL 61102 Reason:

Dates:

Debt Owed

2013

\$300

Acct #: 13SC1147

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Winnebago County Courthouse 13SC1147 400 W. State St. Rockford IL 61101

21 Progressive Finance, L.C.

Bankruptcy Dept 3877 South 400 East Salt Lake City UT 84115 Dates: 2013

Reason: Debt Owed

\$485

Acct #:

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Northstar Location Services Bankruptcy Dept. 4285 Genesee St. Cheektowaga NY 14225

#### 22 RAC Acceptance East

Bankruptcy Department 15770 S. LaGrange Rd. Orland Park IL 60462 Dates: 2014

Reason: Notice Only

\$0

Acct #:

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Winnebago County Courthouse 14LM955 400 W. State St. Rockford IL 61101

Hermanek & Gara PC Bankruptcy Dept 8 W Monroe St Ste 809 Chicago IL 60603

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Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
23	Radiology Consult. of Rockford Bankruptcy Department 401 E. State St. Rockford IL 61104 Acct #:			Dates: 2014 Reason: Medical/Dental Services				\$189
24	Rockford Associated clinical Pathology Bankruptcy Dept PO Box 71082 Chicago IL 60694 Acct #:			Dates: Reason: Medical Debt				\$87
25	Rockford Memorial Hospital Bankruptcy Department 2400 N. Rockford Ave. Rockford IL 61103 Acct #:			Dates: 2015 Reason: Medical/Dental Service				\$29

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Healthport Bankruptcy Dept PO 409900 Atlanta GA 30384

In re

26 Rockford Mercantile Attn: Bankruptcy Dept. 2502 S Alpine Rd Rockford IL 61108 Acct #: 9251260000508169	Dates: 2013-2014 Reason: Medical Deb	st \$640
27 RRCA Accounts Management Attn: Bankruptcy Department 201 E 3rd St Sterling IL 61081	Dates: Reason: Credit Card	or Credit Use \$4,101
Acct #:		
28 <u>Secretary of State</u> Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723	Dates: Reason: Notice Only	
Acct #:		

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Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
29 Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$1,740

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Allied Interstate
Bankruptcy Dept.
3000 Corporate Exchange Dr. 5th FI
Columbus OH 43231

30 State Collection Servi Attn: Bankruptcy Dept. 2509 S Stoughton Rd Madison WI 53716 Acct #: 33768717	Dates: 2014-2014 Reason: Medical Debt	\$216
31 State Collection Servi Attn: Bankruptcy Dept. 2509 S Stoughton Rd Madison WI 53716 Acct #: 33768718	Dates: 2014-2014 Reason: Medical Debt	\$157
32 TCF National Bank Attn: Bankruptcy Department PO Box 170995 Milwaukee WI 53217 Acct #:	Dates: Reason: <b>Debt Owed</b>	\$439
33 <u>US Bank NA</u> Bankruptcy/Recovery Dept. PO Box 5229 Cincinnati OH 45201 Acct #:	Dates: Reason: Credit Card or Credit Use	\$256

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Capital Management Services Bankruptcy Dept. 726 Exchange St., Ste. 700 Buffalo NY 14210

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Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Acct #: 7773798581

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Unliquidated Contingent Date Claim Was Incurred and Codebtor Disputed Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С 34 US Bank NA Dates: Bankruptcy/Recovery Dept. \$272 Reason: Credit Card or Credit Use PO Box 5229 Cincinnati OH 45201 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor **Appelles** Bankruptcy Dept 3700 Corporate Dr Columbus OH 43231 35 US Cellular Dates: 2013 Bankruptcy Department Reason: Utility Bills/Cellular Service \$1,476 PO Box 7835 Madison WI 53707-7835 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor **Debt Recovery Solutions** Bankruptcy Dept. PO Box 9001 Westbury NY 11590 Southwest Credit Bankruptcy Dept. 4120 International Pkwy #1100 Carrollton TX 75007 36 US DEPT OF ED/Glelsi Dates: 2008-2015 Attn: Bankruptcy Dept. Reason: Loan or Tuition for Education \$5,516 Po Box 7860 Madison WI 53707

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# Document Page 25 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITO	DRS	НО	LDING UNSECURED NON-PRIO	RIT	ΥC	LA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
37 Vaughns Furniture Bankruptcy Dept 3833 Auburn Rd Rockford IL 61101			Dates: 2014 Reason: Collecting for Creditor				\$1,749
Acct #:							
Law Firm(s)   Collection Agent(s) Repre	sentin	g the	Original Creditor				
United Credit Services Inc. Bankruptcy Dept. PO Box 740 Elkhorn WI 53121							
38 Verizon Wireless Attn: Bankruptcy Dept. 1 Verizon Pl Alpharetta GA 30004 Acct #: NULL			Dates: 2013-2013 Reason: Unknown Credit Extension				\$1,020

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 45,731

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Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

**Description of Contract or Lease and Nature of Debtor's** Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

Dirty 30

In re

1819 Hancock St Rockford IL 61103

**Assume Lease** Intention:

Contract Type: Lease on Property

Terms/Month: Buy Out:

Begin Date:

Lessee

\$180.00

\$850.00

Debtor Int: Description:

1819 Hancock St., Rockford, IL 61103

Progressive Leasing

Bankruptcy Dept 11629 S. 700 E. Draper UT 84020 Intention: Assume Lease

Contract Type: Lease on Equipment

Terms/Month: Buy Out:

Begin Date:

Debtor Int: Lessee Description:

Furniture

Record # 635265 B6G (Official Form 6G) (12/07) Page 1 of 1 Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Main Document Page 27 of 61

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.	
Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 635265 B6G (Official Form 6G) (12/07) Page 1 of 1

Fill in this information to identify your case:					
Debtor 1	Myles	Nathan	Camp-Lockett		
	First Name	Middle Name	Last Name		
Debtor 2	Christie	L	Camp-Lockett		
Spouse, if filing)	First Name	Middle Name	Last Name		

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

# Official Form B 6I

#### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	11: Describe Employment							
	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	X Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Deli		Cleaner			
	Occupation may Include student or homemaker, if it applies.	Employers name	Meijer		White Glass Cleaning			
		Employers address	2929 Walker Ave N	NW	4921 Creekway Place			
			Grand Rapids, MI	49544	Machesney Park, IL 61115			
		How long employed there?	1 week		1 week			
Part	2: Give Details About Monthly	v Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	<b>List monthly gross wages, salary</b> deductions). If not paid monthly, c	•	\$1,516.67	\$866.67				
3.	Estimate and list monthly overting	y overtime pay.		\$0.00	\$0.00			
4.	Calculate gross income. Add line	2 + line 3.		\$1,516.67	\$866.67			

 Official Form B 6I
 Record #
 635265
 Schedule I: Your Income
 Page 1 of 2

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Page 29 of 61
Case Number (if known) Document Camp-Lockett Myles Nathan Debtor 1

Last Name

First Name

			For Debtor 1	For Debtor 2 or non-filing spouse
Cop	by line 4 here	4.	\$1,516.67	\$866.67
5. List a	l payroll deductions:			
5a.	Tax, Medicare, and Social Security deductions	5a.	\$229.67	\$130.00
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00
5e.	Insurance	5e.	\$0.00	\$0.00
5f.	Domestic support obligations	5f.	\$0.00	\$0.00
5g.	Union dues	5g.	\$0.00	\$0.00
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00
3. Add th	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$229.67	\$130.00
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,287.00	\$736.67
3. <b>List al</b> l	other income regularly received:	_		
8a.	Net income from rental property and from operating a business,			
	profession, or farm			
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			
	monthly net income.	8a.	\$0.00	\$0.00
8b.	Interest and dividends	8b.	\$0.00	\$0.00
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00
	Include alimony, spousal support, child support, maintenance, divorce			
	settlement, and property settlement.			
8d.	Unemployment compensation	8d.	\$0.00	\$0.00
8e.	Social Security	8e.	\$0.00	\$0.00
8f.	Other government assistance that you regularly receive	8f.	\$605.00	\$0.00
	Include cash assistance and the value (if known) of any non-cash	_		
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:			
8g.	Pension or retirement income	8g.	\$0.00	\$0.00
8h.	Other monthly income. Specify: Tax refund,	8h.	\$555.00	\$0.00
e. Add	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,160.00	\$0.00
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,447.00	\$736.67
Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are necify:	our dependen	•	
	If the amount in the last column of line 10 to the amount in line 11. The res		•	
	te that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	it applies
	you expect an increase or decrease within the year after you file this form No.	ır		
	Yes. Explain:			

Fi	ill in this ir	nformation to identify you	ır case:				
D	ebtor 1	Myles	Nathan	Camp-Lockett	Check if this is:		
		First Name	Middle Name	Last Name	☐ An amended	filing	
	ebtor 2	Christie	L	Camp-Lockett	<b>—</b>		-petition chapter 13
	Spouse, if filing)	First Name	Middle Name	Last Name	income as of	the following o	ate:
U	Inited States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS		 ′YY	
	Case Numbe If known)	r					
<u> </u>	· · · -					•	2 because Debtor 2
Oπ	icial F	orm B 6J			☐ maintains a s	eparate house	noia.
Sc	hedul	le J: Your Exp	enses				12/13
more ever	e space is y question	needed, attach another s	-		equally responsible for supplying write your name and case numbe		
		Describe Your Household					
1. I	ls this a jo						
	=	Go to line 2. Does Debtor 2 live in a se	anarata hayaahald?				
	X Yes.	X No.	parate nousenoiu?				
			file a separate Schedu	ıle J.			
			<u></u>				
2.	Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not li Debtor 2	st Debtor 1 and		t this information for ndent	Debtor 1 or Debtor 2	age	with you?
	Do not s	tate the dependents'			Son	7	X Yes
	names.				D. 11	0	No
					Daughter	2	X Yes
					0 4	0	No
					Son, newborn 4 months	0	X Yes
							X No
							Yes
							X No
							Yes
3.	Do vour	expenses include	X No				· <u> </u>
	expense	es of people other than	Yes				
	yoursen	f and your dependents?					
		Estimate Your Ongoing Mo					
	-	-			a supplement in a Chapter 13 cas	-	
-	applicable	-	,				
	-	-	=	ance if you know the value r Income (Official Form B 6I.)		,	our expenses
01 5	ucii assisi	ance and have included i	it on Schedule I. You	micome (Official Form B 61.)			от олроносс
4.		-	penses for your resi	dence. Include first mortgage pa	yments and	4	\$850.00
	-	for the ground or lot.  cluded in line 4:				4.	φοσο.σο
		eal estate taxes				4a.	\$0.00
			antor'e incurance			4a. 4b.	\$0.00
		operty, homeowner's, or re					\$0.00
		ome maintenance, repair, a comeowner's association or				4c. 4d.	\$0.00
	+u. ⊓(	omeowners association of	condominium dues			<del>4</del> u.	φυ.υυ

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Debtor 1 Myles

First Name

les Nathan

Middle Name

Document Camp-Lockett

Last Name

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Case Number (if known)

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$225.00 Electricity, heat, natural gas 6a. 6a. 6h \$40.00 Water, sewer, garbage collection \$55.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$650.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$125.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$325.00 12. Do not include car payments. \$40.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$75.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Nathan Myles Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$210.00 Pet Care (\$30.00), Furniture lease (\$180.00), 21. 21. Other. Specify: \$2,685.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,183.67 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,685.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$498.67 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here:

Official Form 6J Record # 635265 Schedule J: Your Expenses Page 3 of 3

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 04/13/2015 /s/ Myles Nathan Camp-Lockett, Sr.

Myles Nathan Camp-Lockett, Sr.

Dated: 04/13/2015 /s/ Christie L Camp-Lockett

**Christie L Camp-Lockett** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

2013: \$15,000

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2015: \$0 2014: \$4,762	employment
2013: \$16,000	
Spouse	
AMOUNT	SOURCE
2015: \$1,113 2014: \$14,810	employment

Record #: 635265 B7 (Official Form 7) (12/12) Page 1 of 10

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

AMOUNT	SOURCE	
2015: \$4,176	Unemployment	
2014: \$5,461		
2013: \$9,813		
Spouse		
AMOUNT	SOURCE	
03. PAYMENTS TO CREDITORS:		
Complete a. or b. as appropriate, and		

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Springleaf Financial S 6412 S		\$930	\$5,838

Springleaf Financial S 6412 S 6Th Street Loves Park IL 61111



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing
or orealter	T dyffionit francisio	Transfero	oun owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Dates	Amount Paid or Value of	Amount
of Payments	Transfers	Still Owing
	Dates of Payments	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

CAcceptance East LLC v. Contract Winnebago County, IL Dismissal Without Prejudice

RAC Acceptance East LLC v. Myles Camp-Lockett 14LM955



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonDateDescriptionfor Whose Benefit Propertyofand Valuewas SeizedSeizureof Property



#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Lydia Mever March 2014-February 2015 \$320/M

308 W. State St Rockford, IL 61105, Trustee 14-80605 Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603

Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and<br/>Address<br/>of PayeeDate of Payment,<br/>Name of Payer if<br/>Other Than DebtorAmount of Money or description<br/>and<br/>Value of PropertyHananwill Credit Counseling,2015\$20.00

115 N. Cross St., Robinson, IL 62454

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT	OF FI	NANCIA	<b>AFFAIRS</b>
	$\circ$		

NONE	
$\sim$	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 
 Name of Trust or
 Date(s) of of Other Device
 Date(s) of Of Transfer(s)
 Amount and Date of Sale or Closing



### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits of Amount and Address of Account Number, and Amount of Date of Sale or Institution Final Balance Closing



### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or<br/>Other DepositoryNames & Addresses of Those With<br/>Access to Box or depositoryDescription of<br/>ContentsDate of Transfer or<br/>Surrender, if Any



### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Date Amount of Creditor of Setoff of Setoff

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT	OF	FINA	7NCI	ΔΙ	ΔFFΔ	IRS
	$\mathbf{v}$	1 111/			$\Delta III$	

NONE	
$\mathbf{X}$	

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property



### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

. Name Dates of Address Used Occupancy



#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS 17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law NONE 17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket Name and Address of Docket Status of Governmental Unit Number Disposition 18 NATURE, LOCATION AND NAME OF BUSINESS a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates



υ.	identity any	business	iistea in s	Subdivision a.,	above,	เทลเาร	single asset	rear estate	as defined if	111	030	101.

Name Address		
Name Address	•	•
	Name	Address

within six (6) years immediately preceding the commencement of this case.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.								
		if the debtor is or has been in business, as defined above, r who has not been in business within those six years should						
19. BOOKS, RECORDS AND FINANC	CIAL STATEMENTS:							
List all bookkeepers and accountants weeping of books of account and recor		eding the filing of this bankruptcy case kept or supervised the						
Name and Address	Dates Services Rendered							
19b. List all firms or individuals who w account and records, or prepared a fin		the filing of this bankruptcy case have audited the books of						
		the filing of this bankruptcy case have audited the books of  Dates Services Rendered						
account and records, or prepared a fin . Name  19c. List all firms or individuals who at	Address	Dates Services						
account and records, or prepared a fin . Name  19c. List all firms or individuals who at	Address  the time of the commencement of this case	Dates Services Rendered						

X

19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two (2) years immediately preceding the commencement of this case.

Name and	Date
Address	Issued

NONE

20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

	STATEMENT OF FINAN	CIAL AFFAIRS	
List the name and address of the	person having possession of the records of ea	ch of the inventories reported in a.	, above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
I. CURRENT PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:		
If the debtor is a partnership, list	nature and percentage of interest of each mem	ber of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
	ist all officers & directors of the corporation; and requity securities of the corporation.	d each stockholder who directly or	indirectly owns, controls,
noide o /v or more or the vetting o	requity cocartico or the corporation.		
Name and Address	Title	Nature and Percentage of Stock Ownership	
			_
2. FORMER PARTNERS, OFFICE	ERS, DIRECTORS AND SHAREHOLDERS:		
the debtor is a partnership, list the	e nature and percentage of partnership interest	of each member of the partnership	).
Name	Address	Date of Withdrawal	
Name	Addiess	vvitildrawai	
	ist all officers, or directors whose relationship w	ith the corporation terminated with	in one (1) year
mediately preceding the commer	ncement of this case.		
Name and Address	Title	Date of Termination	
			_
3. WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPORA	TION:	
	poration, list all withdrawals or distributions creditions, options exercised and any other perquis		
Name and Address of	Date and	Amount of Money or	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

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<b>3</b>	А			UF.	ГΠ	NAI	งบเ	AL	АГ	ГΑ	IRO	

NONE	
$\mathbf{X}$	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 04/13/2015 /s/ Myles Nathan Camp-Lockett, Sr.

Myles Nathan Camp-Lockett, Sr.

Dated: 04/13/2015 /s/ Christie L Camp-Lockett

**Christie L Camp-Lockett** 

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18

U.S.C. Sections 152 and 3571

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### Document Page 44 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat compensation paid to me within one	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nan year before the filing of the petition in bankruptcy, or agreed to be paid to ebtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised by t	the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to page	y and I have agreed to accept	\$4,000.00
Prior to the filing of this Statement, Debtor	(s) has paid and I have received	\$0.00
The Filing Fee has been paid.	Balance Due	\$4,000.00
2. The source of the compensation paid to	me was:	
Debtor(s) Other: (spec	cify)	
The source of compensation to be paid to	o me on the unpaid balance, if any, remaining is:	
Debtor(s) Other: (sp	ocify)	
	transfer, assignment or pledge of property from the debtor(s) except the	following for the
1. The undersigned has not shared or agree	ed to share with any other entity, other than with members of the undersigned's law	
firm, any compensation paid or to be paid	d without the client's consent, except as follows: <b>None.</b>	
5. The Service rendered or to be rendered	include the following:	
• •	ndering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C.  b) Preparation and filing of the petition, schools	edules, statement of affairs and other documents required by the court.	
c) Representation of the client at the <b>first s</b> e		
d) Advice as required.		
	CERTIFICATION  Ligarity that the foregoing is a complete statement of any agreement or	arrangement
	I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	•
	Respectfully Submitted,	
Date: 04/14/2015	/s/ Daniel Fasman	
	Daniel Fasman	
	GERACI LAW L.L.C.	
	55 E. Monroe Street #3400 Chicago, IL 60603	
	Discuss 040 000 4000	

Phone: 312-332-1800

Fax: 877-247-1960

635265 Page 1 of 1 Record # B6F (Official Form 6F) (12/07)

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Date: 4/9/2015

Consultation Attorney: JKN

Record #: 635-265

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11 U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filling and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ per month for months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened Christie Camp-Lockett (Joint Debtor

es Camp/Lockett (Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure-but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

### BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

**PFG Rec# 635-265** CARA Page 1 of 4

6. Advise the debtor of the need to maintain appropriate insurance.

### AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



- Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Main 4. If the attorney will be employing another attorney at least of the attorney and provide the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

### \$4,000.00



Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Mair Prior to signing this agreement the accompensation for the extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:

The Debtor(s) and Attorney have entered into an advance payment retainer for preconfirmation work including, but not limited to, the preparation of the petition and plan, filing of the case and any amendments necessary for confirmation.

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: 04/09/2015

Signed:

Attorney for Debtor(s)

Debtor(s)

Do not sign if the fee amount at top of this page is blank.



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

In re

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Myles Nathan Camp-Lockett, Sr. Dated: 04/13/2015

Dated: 04/13/2015

Myles Nathan Camp-Lockett, Sr.

/s/ Christie L Camp-Lockett

**Christie L Camp-Lockett** 

X Date & Sign

X Date & Sign

Record # 635265 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### Document Page 51 of 61 In re Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 04/13/2015	/s/ Myles Nathan Camp-Lockett, Sr.				
	Myles Nathan Camp-Lockett, Sr.				
Dated: 04/13/2015	/s/ Christie L Camp-Lockett				
	Christie L Camp-Lockett				
Dated: 04/14/2015	/s/ Daniel Fasman				
	Attorney: Daniel Fasman				

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B1 (Official Form 1) (12/11)

**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Myles Nathan Camp-Lockett, Sr.

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Myles Nathan Camp-Lockett, Sr.

Dated: 4/13/2015

Christie L Camp-Lockett

Dated: 4 / 3/2015

### Signature of a Foreign Representative

Christie L Camp-Lockett

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

### Signature of Attorney

Signature of Attorney for Debter(s)

### **Daniel Fasman**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by	
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in	
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of	
the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by	
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in	
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must	
file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed	
through the agency no later than 14 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the	
seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling	
requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent	
circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file	
your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt	
management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension	
of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the	
court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied	
by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable	
of realizing and making rational decisions with respect to financial responsibilities.);	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to	
participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Active military duty in a military combat zone.	
Cuve minitary duty in a minitary combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)	
does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
	**************************************
Dated: 4 / 1320 ( 20(1) X Date & S	ian I
	971
Christie L Camp-Lockett	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take

extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Dated: 4 / 1/3 /2015 X Date & Sign Myles Nathan Camp-Lockett, Sr.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 4 /3 /2015

Myles Nathan Camp-Lockett, Sr.

Dated: 4 / 3 /2015

Christie L Camp-Lockett

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Myles Nathan Camp-Lockett, Sr.

X Date & Sign

Christie L Camp-Lockett

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 635265

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# Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Main DISCLAIMER DESCRIPTION From Property Pro

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 4/1/3 /2015	My la	X Date & Sign
Dated: //3/2015	Myles Plathan Camp-Lockett, Sr.	X Date & Sign
	Christie L Camp-Lockett	

Case 15-81022 Doc 1 Filed 04/15/15 Entered 04/15/15 12:46:39 Desc Main Document Page 59 of 61

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Bankruptcy Docket #:

Judge:

		C											

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DEGLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING IS TRUE	AND CORRECT.
Dated: 4 / / / / / / / / / / / / / / / / / /	Myles Nathan Camp-Lockett, Sr.	X Date & Sign
Dated: 4 /3/2015	Christie L Camp-Lockett	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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16. <b>C</b>	alculate the median family income that applies to you. Follow the	se steps:							
16	6a. Fill in the state in which you live.	IL							
16	6b. Fill in the number of people in your household.	5	•						
10	6c. Fill in the median family income for your state and size of housel To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the ba	sing the link specified in the separate	\$93,001.00						
17. <b>H</b>	ow do the lines compare?								
17	(a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). <b>Go to Part 3</b> . Do NOT fill out Calculation of Disj	1 of this form, check box 1, Disposable income is not determined under 11 U.S posable Income (Official Form 22C-2).	:. <b>c</b>						
17	b. Line 15b is more than line 16c. On the top of page 1 of this fo § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispos your current monthly income from line 14 above.	orm, check box 2, Disposable income is determined under 11 U.S.C. sable Income (Official Form 22C-2). On line 39 of that form, copy							
Par	t 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(	NA.							
			\$3,205.00						
18. C	opy your total average monthly income from line 11.	-	Ψ0,200.00						
19. <b>C</b>	beduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(4 income, copy the amount from line 13d.  If the marital adjustment does not apply, fill in 0 on line 19a.	spouse is not filing with you, and you contend 4) allows you to deduct part of your spouse's	\$0.00						
CLAPA CARONICO	* ***								
	Subtract line 19a from line 18.	Ţ	\$3,205.00						
20. <b>C</b>	calculate your current monthly income for the year. Follow these s	steps:							
	20a. Copy line 19b.		\$3,205.00						
***	Multiply by 12 (the number of months in a year).		x 12						
	20b. The result is your current monthly income for the year for this	part of the form.	\$38,460.00						
THE PARTY OF THE P	20c. Copy the median family income for your state and size of house	sehold from line 16c.	\$93,001.00						
21. <b>H</b>	ow do the lines compare?								
X	Line 20b is less than line 20c. Unless otherwise ordered by the cou 3 years. Go to Part 4.	urt, on the top of page 1 of this form, check box 3, The commitment period is							
Г	Line 20b is more than or equal to line 20c. Unless otherwise ordere check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on the top of page 1 of this form,							
Pa	rt 4: Sign Below								
	Ry signing here. I declare under penalty of periury that the info	ormation on this statement and in any attachments is true and correct.							
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.								
	Myles Nathan Camp-Lockett, Sr.	Christie L Camp-Lockett							
		. (							
	Date: 4 1 / 3 / 2015	Date: <u>4 / / /</u> /2015							
Contaborner, and	If you checked line 17a, do NOT fill out or file Form 22C-2.								
ANT VIOLEN	If you checked 17h, fill out Form 22C-2 and file it with this form	On line 39 of that form, copy your current monthly income from line 14 above.							

Form B 201A, Notice to Consumer Debtor(s)

In re Myles Nathan Camp-Lockett Sr. and Christie L Camp-Lockett / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 4/1/3 /2015	my for	X Date & Sign
	Myles Mathan Camp-Lockett, Sr.	
Dated: 1/3/2015	CZockett	X Date & Sign
	Christie L Camp-Lockett	
Dated: 4/19/2015	Attorney: Daniel Fasman	<del></del>